



Bernstein-Burkley, P.C.
Keri P. Ebeck, Esquire
Bar No. 262092017
601 Grant Street, 9th Floor
Pittsburgh, PA 15219
(412) 456-8112

Order Filed on December 12, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

ATTORNEY FOR CREDITOR: NAVY FEDERAL CREDIT UNION

**IN THE BANKRUPTCY COURT FOR THE
DISTRICT OF NEW JERSEY (TRENTON)
HONORABLE MICHAEL B. KAPLAN**

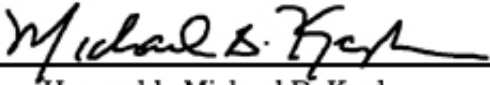
In re: : Case No. 22-11927-MBK
:
STEVEN JONES :
:
Debtor, :
: Chapter 13
:
: Hearing Date: October 12, 2022
:
_____ :

CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM STAY DATED AUGUST 19, 2022

CONSENT ORDER MODIFYING STAY AS TO MOTOR VEHICLE
2013 FORD TAURUS, VIN# 1FAHP2KT9DG165582

The relief set forth on the following pages, number one (1) through six (6) is hereby ORDERED.

DATED: December 12, 2022



Honorable Michael B. Kaplan
United States Bankruptcy Judge

Debtors: Steven Jones
Case No.: 22-11927-MBK
Caption of Order: Consent Order to Resolve Motion for Relief from Stay

1. The 11 U.S.C. §362(a) Stay as to Navy Federal Credit Union, (“Movant”), with respect to the personal property of the Debtor described as a 2013 Ford Taurus, VIN# 1FAHP2KT9DG165582, in accordance with the agreement of the Debtor and the Movant is hereby modified and shall remain in effect PROVIDED THAT Debtors comply with the following terms and conditions:

The arrears are \$43.17 as of the date of this Consent Order. Debtor shall cure the arrears and fees and costs by making a payment in the amount of \$43.17 within ten (10) days of the Consent Order being approved. Debtors shall then be responsible for timely making all future regular monthly payments to Movant starting with the payment of \$263.31 due on November 20, 2022. Failure to make future monthly payments shall also be cause for default under this Consent Order.

2. The term “payment” as set forth in Paragraph 1, *supra*, does not include a check that is returned due to insufficient funds, account closed or is otherwise not capable of negotiation for any other reason.

3. Debtors will be in default under the Consent Order in the event that Debtors fail to comply with the payment terms and conditions in Paragraph 1, *supra*. If Debtor fails to cure the default within ten (10) days from the date of default, Movant may file a Certification of Default on five (5) days’ notice to Debtor, counsel for Debtors and the Chapter 13 Trustee for an Order lifting the automatic Stay imposed under 11 U.S.C. §362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.

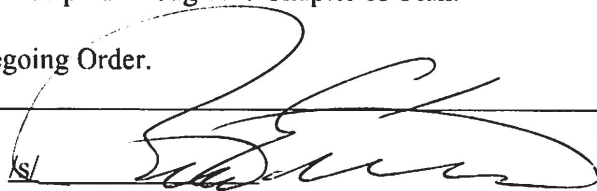
4. The failure of Movant to file a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

5. In the event the Debtor converts to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtors shall pay all pre-petition arrears and post-petition arrears within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter.

Debtors: Steven Jones
Case No.: 22-11927-MBK
Caption of Order: Consent Order to Resolve Motion for Relief from Stay

6. Movant's fees and costs of \$438.00 are to be paid through the Chapter 13 Plan.

We hereby Consent to the form and entry of the foregoing Order.

<p>/s/ Keri P. Ebeck Keri P. Ebeck , Esquire Bernstein-Burkley, P.C. 601 Grant Street, 9th Floor Pittsburgh, PA 15219 (412) 456-8112 Email: kebeck@bernsteinlaw.com</p>	<p>/s/  Bruce C. Truesdale, Esquire Bruce C. Truesdale PC 147 Union Ave., Ste 1e Middlesex, NJ 08846 732-302-960 Email: brucectruesdalepc@gmail.com</p>
---	--

Dated: November 9, 2022

12/2/2022